



# Application Form

**Umrah Mubarak Scheme**

Name \_\_\_\_\_

Designation \_\_\_\_\_ Employee #

Date of Birth   -   - 1 9   Marital Status \_\_\_\_\_

Place of Posting \_\_\_\_\_ Code

Region \_\_\_\_\_ Circle \_\_\_\_\_

Group \_\_\_\_\_

New NIC No.       -       -

Address (Off):

Tel \_\_\_\_\_

Fax \_\_\_\_\_

Address (Res):

Tel \_\_\_\_\_

Mobile \_\_\_\_\_

Email Address: \_\_\_\_\_

**Subscription Option** (please tick "✓" one box only)

☐ Monthly Payment

☐ Upfront payment of 11 installments

I have read and clearly understood the terms of Umrah Mubarak Scheme printed overleaf which are acceptable to me and hereby agree to abide by and be bound and governed under said terms and conditions alongwith any modifications or amendments which may be carried out therein from time to time.

Documents to be attached		Bank Account Details	
✓	Copy of New NIC	Title of Account:	
✓	Copy of salary slip	Account No:	
		Branch Name:	

-   - 2 0    
(day) (month) (year)

\_\_\_\_\_  
Signature of Applicant

**FOR OFFICE USE ONLY**

Processed By: \_\_\_\_\_

**Membership No. allotted**

Dated:   -   - 2 0

## Terms and Conditions

By submitting Application Form of Umrah Mubarak Scheme (hereinafter referred to as **"UMS"**), the applicant irrevocably and unconditionally agrees to be governed and bound by following terms and conditions of UMS:

1. A successful applicant shall be allotted a Membership number and designated as **"Member"** of Umrah Mubarak Scheme as long as he/she contributes monthly payment without any default and remains in the employment of MCB Bank Ltd.
2. The Member shall contribute monthly payment as per prevalent rates towards Umrah Mubarak Scheme and hereby authorizes MCB Bank Limited (hereinafter referred to as **"Bank"**) and MCB Employees Foundation (hereinafter referred to as **"MCBEF"**) to recover the same from his monthly salary and/or bank account.
3. Any member who chooses to pay entire installments of one (1) year in advance during the Grace Period, shall be entitled to a discount/rebate of one (1) monthly installment i.e. he/she shall make payment equivalent of eleven (11) monthly installments in lump sum.
4. Applicants joining the Umrah Mubarak Scheme after expiry of Grace Period shall have to pay arrears for six (6) months.
5. The funds contributed by Members shall be non-refundable and non-transferable under any circumstances except as per Clause # 16.
6. A member, who fails to contribute any monthly payment within stipulated time period, shall not be entitled to participate in subsequent computerized draws unless he/she clears all his/her outstanding dues. Till receipt of outstanding dues, his/her membership shall remain suspended.
7. Names of members for performing Umrah shall be chosen through a computerized draw that shall take place in corresponding Gregorian/Islamic Calendar months of April/*Rabiul Awaal*, May/*Rabi-u-Sathni*, June/*Jamadiul Awaal*, July/*Jamadi-u-Sathni*, August/*Rajab* and September/*Shaban*.
8. All members who won the draw shall be required to make up-front payment of balance monthly installments due in that calendar (Gregorian) year however, they shall not be entitled to participate in subsequent computerized draw taking place in that gregorian year.
9. A member selected through computerized ballot shall receive Rs.160, 000/- (Rs.80,000/- for self plus Rs.80,000/- for spouse) for performing Umrah, from MCBEF upon producing his as well as spouse's Passport bearing valid Umrah Visa. In case, if any successful member does not have any spouse then he/she shall be entitled to take along his mother OR father OR brother OR sister for Umrah. MCBEF shall be authorized to make all such enquiries to ascertain usage of amount received by a member for self and spouse.
10. If a successful member is not in a position to travel immediately due to any valid reason, then he/she shall remain entitled for his/her amount for a maximum period of one year commencing from the date of draw.
11. MCBEF shall charge balloting fee on the basis of actual expenses incurred with the cap of Rs. 25,000/-.
12. Selection of travel agent and travel plan shall be the responsibility of member. MCBEF shall not be liable in any manner in case of any dispute between the member and travel agent and immigration/custom officials at the airports of Pakistan and Kingdom of Saudi Arabia or any other country.
13. The member would keep sufficient credit balance in his/her account to ensure deduction of monthly installments as per his / her cadre. In case of non-deduction of monthly/annual installment from his/her salary or due to insufficient credit balance in his/her account or due to any other reason, MCBEF shall not be responsible under any circumstances, whatsoever for suspension of his/her membership under this scheme and he/she shall not be eligible to participate in computerized ballot.
14. As and when designation of a member changes, he/she would inform MCBEF about the same and shall be further responsible for depositing revised contribution in accordance with applicable rates for his/her new designation/cadre.
15. Funds collected under this scheme shall be exclusive property of its members.
16. The Scheme is amendable and renewable at the end of every year at the discretion of the Board of Trustees of MCB Employees Foundation, if the said scheme is not renewed then the pool money shall be distributed among the existing members on pro-rata basis.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of the Applicant